

CLAIMS

What is claimed is:

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1. A system for the payment of fees comprising:
 - a. service providers;
 - b. service receivers; and
 - c. a clearinghouse,
 wherein, the service providers subscribe with the clearinghouse to provide services to the service receivers, the service receivers subscribe with the clearinghouse to receive services from the service providers, the clearinghouse collects plan fees from the service receivers and distributes at least a portion of the plan fees to the service providers as payment fees, and the service receivers receive services from the service providers.
 2. The system characterized in Claim 1, wherein the clearinghouse collects the plan fees from the service receivers on a set periodical basis for a set period of time.
 3. The system characterized in Claim 2, wherein the clearinghouse distributes the payment fees to the service providers on a set periodical basis for a set period of time.
 4. The system characterized in Claim 3, wherein the service providers provide a predetermined type of service to the service receivers.
 5. The system characterized in Claim 4, wherein the service providers provide a predetermined quantity of services to the service receivers.
 6. The system characterized in Claim 1, wherein the service receivers pay a co-payment fee to the service providers when the service receivers receive the services from the services providers.
 7. The system characterized in Claim 1, wherein the service receivers select a specific service provider to act as a primary service provider for the service receiver.
 8. The system characterized in Claim 7, wherein if the service receiver is provided services from a service provider not designated as the primary service provider, the service receiver pays to the non-primary service provider a service fee.
 9. The system characterized in Claim 1, wherein if the service receiver receives services from a service provider that is not subscribed to the clearinghouse, no fee is paid to the service provider by the clearinghouse and the service receiver is liable for the service providers entire fee.

10. The system characterized in Claim 5, wherein if the service receiver receives services from the service provider in a quantity greater than the predetermined quantity, no fee is paid to the service provider by the clearinghouse for any services over the predetermined quantity and the service receiver is liable for the service providers' entire fee.

11. The system characterized in Claim 5, wherein if the service receiver receives services from the service provider in a quantity greater than the predetermined quantity, no fee is paid to the service provider by the clearinghouse for any services over the predetermined quantity and the service receiver is liable for the service providers' fee at a reduced rate.

12. The system characterized in Claim 1 in combination with an insurance coverage product.

13. A system for the payment of medical fees comprising:

- a. doctors;
- b. patients; and
- c. a clearinghouse,

wherein, the doctors subscribe with the clearinghouse to provide medical services to the patients, the patients subscribe with the clearinghouse to receive medical services from the doctors, the clearinghouse collects plan fees from the patients and distributes at least a portion of the plan fees to the doctors as payment fees, and the patients receive medical services from the doctors.

14. The system characterized in Claim 13, wherein the clearinghouse collects the plan fees from the patients on a set periodical basis for a set period of time.

15. The system characterized in Claim 14, wherein the clearinghouse distributes the payment fees to the doctors on a set periodical basis for a set period of time.

16. The system characterized in Claim 15, wherein the doctors provide a predetermined quantity of medical services to the patients.

17. The system characterized in Claim 16, wherein the patients pay a co-payment fee to the doctors when the patients receive the medical services from the doctors.